

December 20, 2010

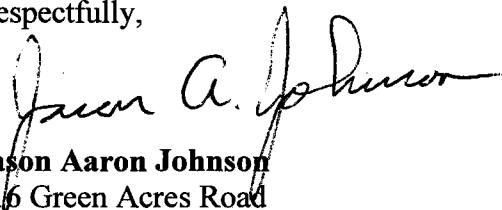
**SUBJECT: Customary & Reasonable Fees for Appraisers**  
**Per 12 CFR Part 226, Regulation Z; Docket No. R-1394, RIN AD-7100-56 "Truth In Lending" Interim Final Rule-Public Comments**

**TO:** Kathlene Ryan, Senior Counsel, Division of Consumer & Regulatory Affairs, Federal Reserve Board, Washington, DC 20551

Please accept the following as my comments per the subject Interim Final Rule:

My name is Jason Aaron Johnson and I am a Certified Residential Appraiser and owner of East Central Kentucky Appraisal, LLC. My respectful request is that the Board of Governors of the Federal Reserve System amend Regulation Z (Truth In Lending) to adopt as a "**minimum**" the **VA Fee Schedule** as a measurable standard of assuring that Appraisers shall receive "Reasonable and Customary Compensation" for their services.

Respectfully,



**Jason Aaron Johnson**  
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